

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
HARRISBURG DIVISION**

In re: JUAN N CRUZ	§	Case No. 1:11-bk-04118
JUANITA CRUZ	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

CHARLES J. DEHART, III, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 06/07/2011.
- 2) The plan was confirmed on 03/08/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 04/05/2012, 05/03/2012, 05/28/2013, 10/22/2013, 10/23/2013, 12/17/2013, 01/15/2014.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 03/06/2014, 01/07/2016, 07/14/2016.
- 5) The case was completed on 08/17/2016.
- 6) Number of months from filing or conversion to last payment: 62.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$31,741.00.
- 10) Amount of unsecured claims discharged without full payment: \$111,720.09.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 30,703.01	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 30,703.01

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 12,260.87	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,398.91	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 13,659.78
Attorney fees paid and disclosed by debtor(s):	\$ 1,495.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
GARY J. IMBLUM, ESQUIRE	Lgl	0.00	9,042.75	13,755.87	12,260.87	0.00
WELLS FARGO	Uns	1,197.71	1,294.08	1,294.08	5.77	0.00
WELLS FARGO	Uns	2,318.79	2,110.73	2,110.73	9.41	0.00
SUNTRUST BANK	Sec	11,000.00	10,448.22	10,448.22	11,673.75	0.00
SNAP ON CREDIT	Sec	2,059.00	1,683.70	107.50	107.50	0.00
BRANCH BANKING & TRUST	Sec	0.00	2,891.72	1,058.88	391.03	0.00
PORTFOLIO RECOVERY	Uns	1,090.00	1,174.26	1,174.26	5.23	0.00
PORTFOLIO RECOVERY	Uns	6,348.00	5,548.36	5,548.36	24.72	0.00
PORTFOLIO RECOVERY	Uns	0.00	14,832.70	14,832.70	66.10	0.00
PORTFOLIO RECOVERY	Uns	0.00	4,009.19	4,009.19	17.87	0.00
CALIBER HOME LOANS, INC	Sec	315,800.00	328,413.60	14,656.88	4,701.92	0.00
PORTFOLIO RECOVERY	Uns	2,409.00	2,560.18	2,560.18	11.41	0.00
PORTFOLIO RECOVERY	Uns	4,863.00	5,184.00	5,184.00	23.10	0.00
PORTFOLIO RECOVERY	Uns	1,094.00	1,215.00	1,215.00	5.42	0.00
BANK OF NEVADA	Uns	629.17	NA	NA	0.00	0.00
BB&T FINANCIAL	Uns	3,601.00	NA	NA	0.00	0.00
BB&T RETIREMENT FUNDS	Uns	5,850.08	NA	NA	0.00	0.00
BENEFICIAL	Uns	22,100.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CITI SHELL	Uns	1,182.00	NA	NA	0.00	0.00
CITIFINANCIAL	Uns	14,700.00	NA	NA	0.00	0.00
REG FIN	Uns	2,107.00	NA	NA	0.00	0.00
SANTANDER	Uns	3,844.00	NA	NA	0.00	0.00
US BANK	Uns	3,997.00	NA	NA	0.00	0.00
US BANK RMS	Uns	15,800.00	NA	NA	0.00	0.00
WILLIAM R BAST MD	Uns	150.37	NA	NA	0.00	0.00

UST Form 101-13-FR-S (9/1/2009)

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 14,656.88	\$ 4,701.92	\$ 0.00
Debt Secured by Vehicle	\$ 11,507.10	\$ 12,064.78	\$ 0.00
All Other Secured	\$ 107.50	\$ 107.50	\$ 0.00
TOTAL SECURED:	\$ 26,271.48	\$ 16,874.20	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 37,928.50	\$ 169.03	\$ 0.00

Disbursements:

Expenses of Administration	\$ 13,659.78	
Disbursements to Creditors	\$ 17,043.23	
TOTAL DISBURSEMENTS:		\$ 30,703.01

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 11/15/2016

By: /s/ CHARLES J. DEHART, III
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.